

In re:
Jose M. Munoz Sanchez
Debtor

Case No. 22-13255-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Nov 09, 2023

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2023:

Recip ID	Recipient Name and Address
db	+ Jose M. Munoz Sanchez, 1017 North Front Street, Reading, PA 19601-1401
NONE	Discover Products In Discover Bank Discover Produc, PO Box 3025, New Albany, OH 43054-3025
14740370	Midland Funding, 8874 aERO dR, Suite 200, San Diego, CA 92123
14814133	+ Santander Consumer USA Inc., c/o William E. Craig, Esquire, Morton & Craig, LLC, 110 Marter Ave., Suite 301 Moorestown, NJ 08057-3125
14740373	+ UGI, PO Box 930, Reading, PA 19607

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Nov 10 2023 00:25:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 10 2023 00:26:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14740362	+ Email/Text: ally@ebn.phinsolutions.com	Nov 10 2023 00:25:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14740363	+ Email/Text: bsimmons@amsher.com	Nov 10 2023 00:26:00	AmSher Collection Serv., 4524 Southlake Parkway, Suite 15, Birmingham, AL 35244-3271
14740364	Email/Text: bankruptcy@bbandt.com	Nov 10 2023 00:26:00	BB&T, Attn: Bankruptcy, PO Box 1847, Wilson, NC 27894
14740365	+ Email/Text: documentfiling@lciinc.com	Nov 10 2023 00:25:00	Comcast, PO Box 3005, Southeastern, PA 19398-3005
14740366	+ Email/Text: bankruptcy_notifications@ccsusa.com	Nov 10 2023 00:26:00	Credit Collection Svc, PO Box 773, Needham Heights, MA 02494-0918
14751299	+ Email/Text: mrdiscen@discover.com	Nov 10 2023 00:25:00	Discover Bank/Discover Products Inc., P.O. Box 3025, New Albany OH 43054-3025
14740368	+ Email/Text: mrdiscen@discover.com	Nov 10 2023 00:25:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14754571	Email/Text: BNCnotices@dcmservices.com	Nov 10 2023 00:26:00	EMERGENCY PHYS ASSOCIATES OF PENNSYLVANIA PC, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
14740369	Email/Text: paparalegals@pandf.us	Nov 10 2023 00:26:00	LVNV Funding, c/o Patenaude Felix APC, 501 Corporate Dr. Southpointe Center, Suite 205, Canonsburg, PA 15317
14742440	Email/PDF: resurgentbknotifications@resurgent.com	Nov 10 2023 00:55:56	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14740371	Email/Text: blegal@phfa.org	Nov 10 2023 00:26:00	Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105

District/off: 0313-4

User: admin

Page 2 of 2

Date Rcvd: Nov 09, 2023

Form ID: pdf900

Total Noticed: 21

14743155	^	MEBN	Nov 10 2023 00:23:01	PENNSYLVANIA HOUSING FINANCE AGENCY, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14750459	+	Email/Text: blegal@phfa.org	Nov 10 2023 00:26:00	PHFA, 211 North Front Street, Harrisburg, PA 17101-1466
14740372	+	Email/Text: enotifications@santanderconsumerusa.com	Nov 10 2023 00:26:00	Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	*+	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
14740367	*+	Credit Collection Svc, PO Box 773, Needham Heights, MA 02494-0918
14813972	*+	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2023 at the address(es) listed below:

Name	Email Address
BRENNA HOPE MENDELSON	on behalf of Debtor Jose M. Munoz Sanchez tobykmendelsohn@comcast.net
BRIAN CRAIG NICHOLAS	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY mfarrington@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecef@gmail.com

TOTAL: 6

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

Jose M. Munoz Sanchez

Debtor

Chapter 13

Bankruptcy No. 22-13255-PMM

ORDER DISMISSING CHAPTER 13 CASE

AND NOW, after notice and hearing, it is ORDERED that the case is DISMISSED and Debtor is barred from filing bankruptcy, either individually or jointly with a spouse under any section of the code, without prior leave of Court FOR A PERIOD OF ONE YEAR.

IT IS FURTHER ORDERED that any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtor's plan shall be refunded to the Debtor unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.

IT IS FURTHER ORDERED that any wage order entered in this case is hereby TERMINATED and the employer shall cease wage withholding immediately.

Date: November 9, 2023



PATRICIA M. MAYER
U.S. BANKRUPTCY JUDGE